

# Consumer Alert

*Educating South Carolina's Consumers*

**A Publication of the South Carolina Task Force on Fraud**



www.scconsumer.gov

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## Don't get scrooged when shopping online this season



Like a reindeer riding a sled, failing to take precautions when shopping online doesn't make sense and is potentially dangerous.

Experts are predicting that consumers will spend more online this holiday season than ever. Consumers can easily avoid crowds by shopping online, but if they're not careful they may run into hackers, identity thieves, and other spammers.

**Check out the seller.** If you're thinking about shopping on a site with which you're not familiar, do

some independent research before you buy.

If it's your first time on an unfamiliar site, call the seller's phone number, so you know you can reach them. If you can't find a working phone number, take your business elsewhere.

Type the site's name into a search engine: if you find unfavorable reviews posted, you may be better off doing business with a different seller.

Read the site's privacy policy to learn how it uses and shares your personal information.

Consider using a software toolbar that rates websites and warns you if a site has gotten unfavorable reports

from experts and other Internet users. Some reputable companies provide free tools that may alert you if a website is a known phishing site or is used to distribute spyware.

Read return policies. Despite your best intentions, some gifts may need to be returned or exchanged. Before you buy, read the return policy. Some retailers give customers extra time so gifts can be returned or exchanged after the holidays; others give purchasers as little as a week — if they accept returns at all. A number of retailers offer shorter return windows for certain products and some charge "restocking" fees. Find out who

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## Know the ABCs of picking out the right ATV

All-terrain vehicles (ATVs) are multipurpose vehicles that have rapidly gained popularity as a recreational vehicle for children and adults.

There are more than eight million ATVs in use today with their soaring popularity generally credited to their maneuverability, versatility, efficiency, and speed.

While ATVs can provide family entertainment, they should not be taken lightly. Some ATV models weigh up to 800 pounds and can

travel in excess of 60 miles per hour, making them unsuitable for children or novice riders.

From 1982 through 2004, an estimated 6,500 people lost their lives as a result of ATV accidents. In 2003 alone, an estimated 740 people died nationwide in ATV incidents.

Many more are injured severely enough to seek emergency room treatment. In 2004, 136,000 people across the country were treated for ATV related injuries — many life

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**Before buying an ATV this holiday season make sure you know what you're getting.**



## The Help Desk: *Getting your rebate*

Rebate offers can be irresistible to consumers, slashing the price of consumer goods at the time of purchase or promising partial or full reimbursements after the purchase.

Some manufacturers and retailers entice shoppers with instant cash rebates that can be redeemed immediately at the checkout counter.

But most rebates are of the mail-in variety. They require consumers to pay the full cost of an item at the time purchased, then to send documentation to the manufacturer or retailer to receive a rebate by mail.

The documentation required generally includes the original

sales receipt, UPC code, rebate slip, and the customer's name, address and telephone number. In most cases, this paperwork must be sent to the manufacturer or retailer within 30 days of purchase.

Consumers generally receive their rebates up to 12 weeks later.

But the Federal Trade Commission cautions consumers against being "baited" by rebates that never arrive or arrive far later than promised.

By law, companies are required to send rebates within the time frame promised, or if no time is specified, within a "reasonable" time. "Reasonable" in this case often is interpreted as within 30 days.

When purchasing a product that offers a rebate, the FTC encourages consumers to:

- Follow the instructions on the rebate form and enclose all required documentation in the envelope when filing for a rebate.

- Make a copy of all paperwork to be mailed when applying for a rebate. It's the only record a consumer will have of the transaction if anything goes wrong.

- Contact the company if the rebate doesn't arrive within the time promised.

- If the rebate never arrives or arrives late, file a complaint with the South Carolina Department of Consumer Affairs or the Federal Trade Commission.

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altering. Sadly, about 30 percent of all deaths and injuries involve children younger than 16.

Most injuries from ATVs result from losing control or falling from the vehicle, collision, rollovers, or burns. It is believed proper training,

safety equipment use, and using the correct ATV would help lower the number of injuries.

Consumers are strongly encouraged to educate themselves about ATV safety before

purchasing and to always practice safe ATV use.

### What are the different types of ATVs?

There are three different types of ATVs categorized by size and speed for a specific age market.

**Adult-sized.** These ATVs are intended for riders over the age of 16. They feature larger engines, more than 90cc, with most falling between 229cc and 649cc, and weigh between 400 and 600 pounds. These ATVs may travel in excess of 55 mph and some can travel much faster. They should only be operated by experienced riders with all of the necessary safety equipment.

**Youth-sized.** These ATVs are recommended for riders age 12 to 16. Engine sizes generally range between 51cc and 90cc and generally weigh 175 to 250 pounds. Most of these type ATVs travel approximately 20 mph.

Illustration of the three types of ATVs



## Ho-Ho-Hold on! *Make sure you get charged the right price this Christmas*



Retailers say scanner technology has several advantages: speeding checkout time, lowering labor costs, and improving sales and inventory records.

They also say that scanning results in fewer pricing errors than manual entry.

Electronic scanning is not foolproof. The reasons: human error or oversight, poor pricing practices, or poor management.

Although the UPC symbol has replaced the traditional readable price tag, it's still possible for consumers to spot pricing errors at the register. Here's how:

- Watch the display screen for prices. If you think you're being overcharged, speak up. Ask about the store's policy on pricing errors, and ask the cashier to make the adjustment before you pay.

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covers the shipping cost — the customer or the merchant — on a return or exchange, and if your online purchase can be returned to a brick-and-mortar store.

**Know what you're getting.** Read the seller's product description closely. Name-brand items at greatly reduced prices could be counterfeit.

**Don't fall for a false email or pop-up.** Legitimate companies don't send unsolicited email messages asking for your password or login name, or your financial information. But scammers do. In fact, crooks often send emails that look just like they're from legitimate companies — but direct you to click on a link, where they ask for your personal information. Delete these emails. They're an attempt to get your information and to facilitate identity theft or other crimes. In addition, just clicking a link in a fraudulent email could install spyware on your computer.

**Look for signs a site is safe.** When you're ready to buy something from a seller you trust, look for signs that the site is secure, such as a closed padlock on the browser's status bar, before you enter your personal and financial information. When you're asked to provide payment information, the beginning of the Web site's URL address should change from *http* to

*https*, indicating that the purchase is encrypted or secured.

**Secure your computer.** At a minimum, your computer should have anti-virus and anti-spyware software, and a firewall. Security software must be updated regularly to help protect against the latest threats. Set your security software and operating system (like Windows or Apple's OS) to update automatically. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) and [staysafeonline.org](http://staysafeonline.org) to learn more about security software, firewalls, and other ways to secure your computer.

**Consider how you'll pay.** Credit cards generally are a safe option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered. Also, if your credit card number is stolen, you generally won't be liable for more than \$50 in charges. Don't send cash or use a money-wiring service because you'll have no recourse if something goes wrong.

**Know the full price, and check out incentives.** If you're looking for the best deal, compare total costs, including shipping and handling. The holiday season is prime time for online retailers, and many are offering incentives like free shipping. But some "free" shipping

deals may come with strings attached, such as requirements to spend a minimum amount or buy certain products. Consider whether one

company offers a more generous return policy. If you use a price comparison site to find a bargain, enter the product's model number, and be as specific as you can about its features.

**Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any email you exchange with the seller. Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.

**Turn your computer off when you're finished shopping.** Many people leave their computers running 24/7, the dream scenario for scammers who want to install malicious software on your machine and then control it remotely to commit cyber crime. To be extra safe, switch off your computer when you are not using it.



Santa knows there are naughty people online. Why do you think he still employs so many elves?



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**Child-sized.** These ATVs are meant to be operated by children ages six to 12. They are lighter and slower than other ATVs with an engine size no greater than 50cc and weighing about 156 pounds. The travel speed for these ATVs is 10 to 15 mph.

Before riding, ATV users are strongly encouraged to take the following precautions:

- ➔ Always wear a helmet and other protective gear.
- ➔ Never ride on public roads – another bigger, stronger, faster vehicle could hit you.
- ➔ Never ride under the influence of alcohol or drugs.
- ➔ Ride an ATV that's right for your age.
- ➔ Supervise riders younger than 16. ATVs are not toys.
- ➔ Ride only on designated trails and at a safe speed. It is also recommended to take an ATV Rider Course, for more information call 800.887.2887 or visit [www.atvsafety.org](http://www.atvsafety.org).

## Nominations accepted for Consumer Spirit Award

The Department of Consumer Affairs is now accepting nominations for the 2008 Consumer Spirit

Awards. The deadline for nominations has been extended through January 8, 2008.

The Consumer Spirit Awards are presented annually to recognize individuals and organizations that empower South Carolinians through consumer protection and education initiatives. All individuals, organizations, and businesses are encouraged to participate.



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- Bring a copy of the store's flyer or newspaper ad to the checkout counter.
- Consider jotting down prices or special sales as you make your way through the store.
- Check your receipt before you walk away. If you notice an error, ask the cashier to adjust the total. If you've already left the cashier's lane, see the store or department manager or the customer service department to correct any mistakes.



## Money Tips

Don't pay interest on anything that loses value. Avoid credit card debt and borrowing for purchases that do not mature in value. The additional cost in interest for an item that fails to gain value means you pay more for it than it is worth. This is especially good advice for "want" purchases.

Winners will be honored at a ceremony in February.

Awards will be given in the following categories: Organization Leadership Award, Dublin/Robinson Consumer Champion Award, Governmental Excellence Award, and Media Partnership Award. A panel of representatives from various communities, governmental agencies, media outlets and past winners will serve as judges.

Award information and application forms are available online at [www.sconsumer.gov](http://www.sconsumer.gov). For additional information, contact the Public Information Division at 803.734.4190, toll free at 1.800.922.1594.

## "Late Nights" offers extended hours for more convenience



"Late Nights" allows consumers with especially busy schedules a few extra hours to reach Consumer Affairs.

Office hours are extended from 5:30 p.m. until 7:00 p.m. on the third Tuesday of every month.

The program is designed to give consumers the convenience of after-work hours.

Consumers are welcomed to call during the additional hours at 803.734.4200 or toll free in S.C. at 1.800.922.1594.

For more information about "Late Nights" please contact the Public Information Division at 803.734.4190.

## S.C. Department of Consumer Affairs Mission and Values Statement:

To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

The Department strives to be a **CREDIT** to our State by holding the following values as essential in our relationships and decision-making:

Competence **R**espect **E**quality  
Dedication **I**ntegrity **T**imeliness

## The Commission on Consumer Affairs

Dr. Lonnie Randolph Jr., Chair, Columbia  
The Honorable Mark Hammond, Secretary of State, Columbia  
Barbara B. League, Greenville  
Louis Mayrant Jr., Pineville  
Rev. Tony Macomson, Cowpens  
Wayne Keith Sims, Columbia  
Wayne Powell, Gaffney  
David Campbell, Columbia  
Carole C. Wells, Woodruff  
Brandolyn Thomas Pinkston, Administrator  
Alice Brooks, Director of Public Information  
Charles Ellison, Editor

## About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interest of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education. For more information on the SCDCA, visit [www.sconsumer.gov](http://www.sconsumer.gov).